



Order Filed on October 26, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

DISTRICT OF NEW JERSEY  
UNITED STATES BANKRUPTCY COURT

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

SCHILLER, KNAPP, LEFKOWITZ  
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Jersey City, New Jersey 07302

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Janelly Landa, Esq. (ID #168652016)

Attorneys for Creditor M&T Bank, successor by merger  
to Hudson City Savings Bank

In Re:

Paul Kim

Young S. Kim,

Debtors.

Case No.: 18-15840-cmg

Hearing Date: 5/6/2020 @ 10:00 A.M.

Judge: Hon. Christine M. Gravelle

Chapter: 13

**CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY**

**The relief set forth on the following pages, numbered two (2) is hereby ORDERED.**

**DATED: October 26, 2020**

  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

1. That the debtors will continue to make the regular monthly payments pursuant to the terms of the Note and Mortgage in a timely fashion commencing with the payment due on or before July 1, 2020

2. In the event debtors fails to make any payment called for in this Consent Order thirty (30) days of the due date, creditor may submit a certification of default and a proposed Order for Relief from Automatic Stay to the Court and serve a copy of such certification of default upon the debtors and counsel for debtors. Fourteen (14) days after receipt of a certification of default, the Court will enter an Order granting the creditor relief from the automatic stay unless the debtor has filed an objection to the certification of default specifying reasons for the objection; in which case the Court will set a hearing on the objection.

3. That this order shall survive any conversion of this bankruptcy case.

4. The debtor shall reimburse the creditor through the Chapter 13 Plan for its attorneys' fees in the amount of \$1,050.00 and costs of \$181.00 for bringing the motion for relief from the automatic stay.

/s/ Joseph G. Devine, Jr.

Joseph G. Devine, Jr., Esq.  
Attorney for Creditor  
Schiller, Knapp, Lefkowitz & Hertz, LLP  
30 Montgomery St, Suite 1205  
Jersey City, New Jersey 07302

Dated: October 26, 2020

/s/ Justin M. Gillman

Justin M. Gillman, Esq.  
Attorney for Debtor  
770 Amboy Avenue  
Edison, NJ 08837

Dated: October 26, 2020

In re:  
Paul Kim  
Young S Kim  
Debtor(s)

Case No. 18-15840-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Oct 26, 2020

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Paul Kim, Young S Kim, 1414 Suwanee Drive, North Brunswick, NJ 08902-1635

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
jdb	*+	Young S Kim, 1414 Suwanee Drive, North Brunswick, NJ 08902-1635

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Janelly Landa	on behalf of Creditor M&T Bank jlanda@schillerknapp.com kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Joseph Gunnar Devine, Jr	on behalf of Creditor M&T Bank jdevine@schillerknapp.com kcollins@schillerknapp.com;lgadomski@schillerknapp.com

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Page 2 of 2

Date Rcvd: Oct 26, 2020

Form ID: pdf903

Total Noticed: 1

Justin M Gillman

on behalf of Debtor Paul Kim ecf@gbclawgroup.com  
R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com

Justin M Gillman

on behalf of Joint Debtor Young S Kim ecf@gbclawgroup.com  
R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com

Kevin Gordon McDonald

on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Melissa N. Licker

on behalf of Creditor M&T Bank NJ\_ECF\_Notices@mccalla.com mccallaecf@ecf.courtdrive.com

Richard James Tracy, III

on behalf of Creditor M&T Bank rtracy@hillwallack.com  
tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10